

BOK FINANCIAL CORP ET AL
 Form 4
 November 10, 2004

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 HUNTZINGER JAMES L

2. Issuer Name and Ticker or Trading Symbol
 BOK FINANCIAL CORP ET AL
 [BOKF]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)
 ___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
 Chief Investment Officer

(Last) (First) (Middle)
 C/O FREDERIC DORWART, 124 E
 FOURTH STREET
 (Street)

3. Date of Earliest Transaction
 (Month/Day/Year)
 11/08/2004

TULSA, OK 74103

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 ___ Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)		
				Code	V	Amount				(A) or (D)	Price
Common Stock	11/08/2004		M			770	A	\$ 8.18	8,189	D	
Common Stock	11/08/2004		M			965	A	\$ 18.23	9,154	D	
Common Stock	11/08/2004		M			965	A	\$ 17.37	10,119	D	
Common Stock	11/08/2004		M			844	A	\$ 31.56	10,963	D	
Common Stock	11/08/2004		F			2,142	D	\$ 46.75	8,821	D	

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
1995 Stock Options	\$ 8.18	11/08/2004		M	770	(1) (2)		Common Stock	770	\$ 8.18
1999 Stock Options	\$ 18.23	11/08/2004		M	965	(1) (2)		Common Stock	965	\$ 18.23
2000 Stock Options	\$ 17.37	11/08/2004		M	965	(1) (2)		Common Stock	965	\$ 17.37
2002 Stock Options	\$ 31.56	11/08/2004		M	844	(1) (2)		Common Stock	844	\$ 31.56

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
HUNTZINGER JAMES L C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103	Chief Investment Officer

Signatures

Frederic
Dorwart

11/10/2004

__Signature of
Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) For options granted in any one year, one-seventh of the options of such grant vest and become exercisable on the grant date of the anniversary each year commencing on the first anniversary after the grant.
- (2) Options expire 3 years after vesting.
- (3) Mr. Huntzinger owns the following exercisable stock options: 1995-770 shares 1996-1737 shares 1997-2531 shares 1998-1657 shares 1999-1930 shares 2000-1929 shares 2001-2185 shares 2003-1518 shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.